

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles David Geary
Debtor

Case No. 15-02996-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: DDunbar
Form ID: 3180W

Page 1 of 2
Total Noticed: 10

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db #+Charles David Geary, 2710 Woodlawn Street, Harrisburg, PA 17111-1137
cr +Capital One, N.A., Robertson Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100,
 Boca Raton, FL 33487, UNITED STATES 33487-2853
4670735 DAUPHIN COUNTY TAX CLAIM BUR, 1ST FL DAUPHIN CTY ADMIN BLDG, 2 S SECOND ST PO BOX 1295,
 HARRISBURG, PA 17108-1295
4722894 Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing, LLC,
 Attn: Bankruptcy Department, P.O. BOX 24605, West Palm Beach, FL 33416-4605
4670736 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY, PO BOX 630267,
 IRVING, TX 75067)
4699928 +Nationstar Mortgage LLC, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200,
 PO Box 17933, San Diego, CA 92177-7921
4670738 +OCWEN LOAN SVC LLC, M TROY FREEDMAN ESQ, 1581 MAIN ST STE 200, WARRINGTON, PA 18976-3400
4704274 +Ocwen loan Servicing, LLC., Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,
 Suite 100, Boca Raton, FL 33487-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4682847 EDI: AIS.COM Jul 13 2018 23:08:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
4677389 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2018 19:04:51
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, PA 17128-0946

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave,
 Suite 100, Boca Raton, FL 33487-2853
4706822* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas TX 752619741)
4720943* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, P.O. Box 619096,
 Dallas, TX 75261-9741)
4670737* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY DEPARTMENT,
 PO BOX 630267, IRVING, TX 75063)
4676196* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
TOTALS: 0, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2018 at the address(es) listed below:

Charles E. Petrie on behalf of Debtor 1 Charles David Geary petriebkcy@aol.com
Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Karina Velter on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Karina Velter on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Mario John Hanyon on behalf of Creditor Deutsche Bank National Trust Company, Et Al... pamb@fedphe.com
Matthew Christian Waldt on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Charles David Geary**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:15-bk-02996-HWV**

Social Security number or ITIN **xxx-xx-5012**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles David Geary

**By the
court:**

July 13, 2018



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.